



Order Filed on September 15, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
42744
Morton & Craig LLC
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Moorestown, NJ 08057
856-866-0100
Attorney for Santander Consumer USA Inc.

In Re:

RICHARD MACCIOLA
BIANCA MACCIOLA

Case No.: 15-25445(MBK)

Adv. No.:

Hearing Date: 8-23-16

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: September 15, 2016


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Richard and Bianca Macciola

15-25445(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Tammy White, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2012 NISSAN MAXIMA bearing vehicle identification number 1N4AA5AP8CC810544 (hereinafter the "vehicle").
2. **Curing Arrears:** To cure arrears to Santander, the debtors shall make cure payments of \$853.34 a month for six consecutive months commencing 8-28-16. In the event the debtors fail to make any payment for a period of 15 days after it falls due, (being the 28th day of each month) Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. After curing arrears, the debtors shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 28th day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
5. The debtors shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$426 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Richard Macciola
Bianca Macciola
Debtors

Case No. 15-25445-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2016.

db/jdb +Richard Macciola, Bianca Macciola, 22 Connor Drive, Manalpan, NJ 07726-1662

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA,
successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington
Mutual Mortgage Pass-Through Certificates, WMAL dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Richard Macciola cerbonelawfirm@aol.com
James J. Cerbone on behalf of Joint Debtor Bianca Macciola cerbonelawfirm@aol.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 6